



# Application Resource for Employees/Members

## Overview

HIP Employer Link is an option for adults eligible for the Healthy Indiana Plan (HIP) who have access to health insurance through an employer. HIP Employer Link members must be eligible for HIP, but can choose to enroll in their employer's health insurance plan rather than HIP. HIP Employer Link will pay for most employee health insurance costs, including monthly premium contributions and other medical costs, such as copayments through a HIP Employer Link POWER account valued at \$4,000. Members will share in the costs of the monthly premium in an amount equal to 2 percent of their quarterly income, which is the same monthly payment required to enroll in the standard HIP plan.

## How to Apply

You can apply for HIP and HIP Employer Link benefits in three different ways:

1. **Online** at [HIP.IN.gov](http://HIP.IN.gov)
2. **In person** at a local Division of Family Resources (DFR) office
3. **By phone**, calling the DFR call center at 1-800-403-0864

To apply for HIP Employer Link, you will complete an extra section on the IHCP application. To add a spouse or dependent for HIP Employer Link, you must complete this section as seen below AND also check the applicable "Yes" for HIP Employer Link *for each* individual applicant you want to include. For example, to add your spouse, you must complete this section for yourself and select "Yes" for question 1. as seen below. Then, to add your spouse, you would complete the section again for your spouse and select "Yes" for question 2. as seen below. The section described will look like this:

**HIP Employer Benefit Link (HIP Link):**  
HIP Link is a program to provide premium assistance to individuals with access to employer sponsored health insurance, if they are eligible for the Healthy Indiana Plan (HIP) and the employer is enrolled in HIP Link.

Please answer one (1) of the following three (3) questions (which ever question is relevant to you) if you are interested in being evaluated for HIP Link:

1. If you are age twenty one (21) or over, employed and your employer provides access to employer sponsored health insurance and your employer is enrolled in HIP Link, do you want to be evaluated for HIP Link? ☐ Yes ☐ No
2. If you are age twenty one (21) or over, and your spouse has access to employer sponsored health insurance and his/her employer is enrolled in HIP Link, do you want to be evaluated for HIP Link? ☐ Yes ☐ No
3. If you are age twenty one (21) or over, a dependent of an employed individual and their employer provides access to employer sponsored health insurance and his/her employer is enrolled in HIP Link, do you want to be evaluated for HIP Link? ☐ Yes ☐ No

If yes, provide the name of the primary member on the Employer Sponsored Health Insurance that is applying for or receiving HIP:

Name of primary member:

First Name	MI	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>

SSN of primary member: -- Employer Name:

If you are a child, provide the following information.

Have you ☐ Yes ☐ No

When did

Please indicate coverage was lost by putting a ✓ beside the reason(s).

<input type="checkbox"/> Loss of employment	<input type="checkbox"/> Coverage limit reached	<input type="checkbox"/> Non-custodial parent dropped insurance	<input type="checkbox"/> Divorce/Death of parent
<input type="checkbox"/> Could not afford	<input type="checkbox"/> Company ended coverage	<input type="checkbox"/> Insurance premium more than 5% of income for child's coverage	
<input type="checkbox"/> Cost of family insurance more than 9.5% of income	<input type="checkbox"/> Child has special health care needs		
<input type="checkbox"/> Other	<input type="text"/>		

## Member Eligibility

To be eligible for HIP Employer Link, members must:

1. Meet HIP eligibility requirements, including age requirements (19-64);
2. Have a household income under 138 percent of federal poverty level; and
3. Be eligible for health insurance offered by an approved HIP Employer Link employer.

HIP Employer Link income limits	
Household size	Yearly income limit*
1	\$16,590.42
2	\$22,371.93
3	\$28,153.44
4	\$33,934.95
*Income amounts are updated every year. These income amounts reflect 138 percent FPL for 2016.	

Spouses and other eligible adult dependents may also

enroll if they meet the first two criteria and can be covered by an employer-sponsored insurance plan.

For example, HIP eligible adult children ages 19 to age 26 that are eligible to participate in family coverage offered by their parent's employer health plan may also be included in HIP Employer Link coverage. The Family and Social Services Administration (FSSA) also provides general information about program eligibility and the application on the FSSA website at [HIP.IN.gov](http://HIP.IN.gov).

## Employer Eligibility

Before you can enroll in HIP Employer Link, your employer must be approved for HIP Employer Link. To be an approved, your employer must 1) have employees that are residents of Indiana, 2) have a federal employment identification number (FEIN), 3) pay at least 50 percent of the premium cost for your health insurance, and 4) offer a health plan that meets program benefit and affordability requirements. The state will review all employer health plans that apply to ensure that they qualify.

Employers may offer Health Reimbursement Accounts (HRAs). The amount the employer contributes to the HRA will be used to help decide if a health plan is affordable. HRA funds can be used to cover out of pocket medical costs, based on the guidelines set by the employer. If your employer offers a Health Savings Account (HSA), you and your employer must stop making contributions to the account while you are enrolled in HIP Employer Link. These contributions are considered taxable income for members enrolled in HIP Employer Link. If you have funds in an existing HSA before enrolling in HIP Employer Link, you may use those funds on HSA allowable expenses.

## Member Enrollment

To enroll in HIP Employer Link, all employees will need to provide their employer's HIP Employer Link ID number. Eligible employers will provide their HIP Employer Link ID number to their employees.

- **New HIP applicants:** Include employer's HIP Employer Link ID number on the application.
- **Current HIP members:** Contact the Division of Family Resources (DFR) at 1-800-403-0864 to report a change and provide your employer's HIP Employer Link ID number. To get your employer's HIP Employer Link ID number, please contact your employer.

Members may get help finding their employer's HIP Employer Link ID number by contacting 1-877-GET-HIP-9 or [HIP2.0@fssa.in.gov](mailto:HIP2.0@fssa.in.gov).

Once an employee/member is approved for HIP Employer Link the employer will receive an email.

Employers must verify that the member is: 1) a current employee and 2) eligible for or currently enrolled in the employer's health insurance plan. Once the employer verifies the information and the member completes the application for employer-sponsored health insurance plan, the individual will be enrolled in HIP Employer Link and will receive a letter of approval. Employees may apply for HIP Employer Link during the employer's annual open enrollment period or during a special enrollment period. Being determined eligible for HIP Employer Link (a Medicaid-sponsored program) qualifies as a special enrollment period for health insurance under federal law.<sup>1</sup> The special enrollment may be up to 60 days and begins when the employer verifies you are eligible for their coverage.

**Open Enrollment Period:**

Set period of time during which an individual may sign up for or confirm health insurance coverage. Members are allowed to enroll during any open enrollment periods if employed by a HIP Employer Link employer.

**Special Enrollment Period:**

Period of time outside of the Open Enrollment Period during which an individual may sign up for coverage. Usually follows a life change, such as a change in jobs or insurance coverage. Members who remain enrolled in health coverage from one year to the next, are allowed one special enrollment. Members who change jobs or are not continuously enrolled, are allowed one special enrollment every two years.

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<sup>1</sup> The following links provide reference to Federal law: <http://www.dol.gov/ebsa/pdf/chipmodelnotice.pdf> and <http://webapps.dol.gov/FederalRegister/HtmlDisplay.aspx?DocId=23521&AgencyId=8&DocumentType=3>.

Current health coverage	Necessary action	HIP Employer Link enrollment period start date	HIP Employer Link benefits begin date
Healthy Indiana Plan (HIP)	Enroll in employer's Link-approved health insurance plan <b>AND</b> Call DFR and give HIP Employer Link Employer ID number before the 15 <sup>th</sup> of the month prior	Date the employer verifies the employee is eligible for HIP Employer Link	<p>After HIP Employer Link eligibility is determined and enrollment in employer's plan is complete, HIP Employer Link program benefits may begin on the first day of the month if the individual is:</p> <ul style="list-style-type: none"> <li>• Enrolled in the employer plan</li> <li>• Determined eligible for HIP Employer Link.</li> <li>• Made the transfer request before the 15<sup>th</sup> of the month prior</li> </ul> <p>Benefits may also begin the first day of the following month for members that are enrolled in HIP. Employees subject to waiting periods or coverage effective after the first day of the following month, maybe conditionally enrolled in HIP while waiting to be eligible to start HIP Employer Link coverage. <b>The HIP Employer Link eligibility notice will inform you of the start of HIP Employer Link coverage.</b></p>
Employer health insurance plan	*Complete Indiana Health Coverage Programs (IHCP) application		
None	<p>**Enroll in employer's Link-approved health insurance plan</p> <p><b>AND</b></p> <p>*Complete Indiana Health Coverage Programs (IHCP) application</p>		

\* Individuals completing the IHCP application to enroll in HIP Employer Link must include their employer's HIP Employer Link ID number on the application to properly complete the enrollment process.

\*\* For individuals that do not currently have coverage and enroll in both HIP and their employer's- sponsored insurance, it is important to complete all IHCP application requirements, such as submitting requested documentation to complete the eligibility process. Employees will not receive HIP Employer Link benefits until all eligibility requirements are complete. By meeting all eligibility requirements, this may ensure the HIP Employer Link benefits start as soon as possible and employees are not responsible to cover the cost of employer-sponsored insurance themselves. HIP Employer Link cannot pay for employer-sponsored insurance prior to members completing all HIP eligibility requirements.

If an employer does not verify an individual's employment and enrollment, the individual will be conditionally enrolled in HIP. This will reduce coverage gaps. If you do not wish to be enrolled in HIP, you can visit your local Division of Family Resources (DFR) office or call the DFR call center at 1-800-403-0864.

## Enrollment Examples

- Chris is **enrolled in HIP Plus**. His employer becomes an approved for HIP Employer Link in July. Chris gets a special enrollment period and signs up for his employer's HIP Employer Link eligible plan on August 5. He calls DFR on August 6 and requests a transfer from HIP Plus to HIP Employer Link. During that phone call he provides his employer's HIP Employer Link ID number. DFR confirms that he is eligible and enrolled in the employer's plan in August. Chris is automatically moved from HIP Plus to HIP Employer Link, with HIP Employer Link coverage on his employer's plan starting September 1. Chris will not be reimbursed for premiums paid during the month of August when HIP Employer Link is not active.
- Kathy and James (married) are **enrolled in Kathy's employer's health insurance**. Her employer's health plan is HIP Employer Link eligible. Kathy completes the Indiana Health Coverage Programs (IHCP) application in September. DFR approves the IHCP application in September and contacts Kathy's employer. The employer confirms that Kathy and James are currently enrolled in the health plan. Kathy and James will have HIP Employer Link coverage on the same employer plan starting September 1.

Employees subject to waiting periods may enroll in HIP while waiting to be eligible to start HIP Employer Link coverage. To receive HIP Employer Link program benefits, employees must enroll in the employer's HIP Employer Link eligible health plan. For example:

- Maria is **uninsured**, but in August she gets a new job that requires a 2 month **waiting period** before she can get coverage. She fills out the IHCP application and is approved for HIP Plus in August. Once she has finished her 2 month waiting period, she signs up for her employer's HIP Employer Link eligible plan in October and calls DFR before October 15<sup>th</sup> to let them know her HIP Employer Link Employer ID number. DFR confirms that she is eligible and enrolled in the employer's plan on October 15. Maria will have her coverage through HIP Plus from August 1 until October 31. Beginning November 1, she will be moved to HIP Employer Link coverage on her employer's plan. HIP Employer Link will begin to cover a portion of Maria's premium cost on November 1.

HIP enrollment counselors are also available to answer questions you have about specific HIP Employer Link covered services. To speak to an enrollment counselors, members may call 1-877-GET-HIP-9 or [HIP2.0@fssa.in.gov](mailto:HIP2.0@fssa.in.gov). Additional information for all HIP programs is available at [HIPEmployerLink.IN.gov](http://HIPEmployerLink.IN.gov).